CLAIMS

What is claimed is:

1.   A method for detecting fraud in a credit card transaction between consumer and a merchant over the internet comprising the steps of:

   a)   obtaining credit card information relating to the transaction from the consumer; and

   b)   verifying the credit card information based upon a plurality of parameters; the plurality of parameters being weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent.

2.   The method of claim 1 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an internet identification system.

3.   The method of claim 2 wherein the history check includes a database which can be accessed and supplemented by other merchants.

4.   The method of claim 2 wherein the internet identification system includes a database which can be accessed and supplemented by other merchants.

5.   An integrated verification system for determining credit card transactions between a merchant and consumer over the internet are fraudulent, the system comprising:

      a controller for receiving credit card transaction information;

      a plurality of parameters for receiving the transaction information from the controller means and for providing individual indications of the validity of transactions;

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and detector means for receiving the indications of validity and providing an integrated indication of validity.

6. The system of claim 5 wherein each of the plurality of parameters includes a weighting factor.

7. The system of claim 5 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an internet identification system.

8. The system of claim 7 wherein the history check includes a database which can be accessed and supplemented by other merchants.

9. The system of claim 7 wherein the internet identification system includes a database which can be accessed and supplemented by other merchants.

10. A method for verifying the validity of a credit card transaction over the internet comprising the steps of:

a) obtaining other transactions utilizing an internet address that is identified with the credit card transaction;

b) constructing a map of credit card numbers based upon the other transactions and;

c) utilizing mapped transactions to determine if the credit card transaction is valid.

11. A system for detecting fraud in a credit card transaction between consumer and a merchant over the internet comprising:

means for obtaining credit card information relating to the transaction from the consumer; and

means for verifying the credit card information based upon a plurality of parameters; the plurality of parameters being weighted so as to provide a merchant with a quantifiable indication of whether the credit care transaction is fraudulent.

12. The system of claim 11 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an internet identification system.

13. The system of claim 12 wherein the history check includes a database which can be accessed and supplemented by other merchants.

14. The system of claim 12 wherein the internet identification system includes a database which can be accessed and supplemented by other merchants.

15. A computer readable containing program instructions for detecting fraud in a credit card transaction between consumer and a merchant over the internet, the program instructions:

a) obtaining credit card information relating to the transaction from the consumer; and

b) verifying the credit card information based upon a plurality of parameters; the plurality of parameters being weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent.

16. A computer readable medium containing program instructions for verifying the validity of a credit card transaction over the internet, the program instructions:

a) obtaining other transactions utilizing an internet address that is

identified with the credit card transaction;

b)   constructing a map of credit card numbers based upon the other transactions and;

c)   utilizing mapped transactions to determine if the credit card transaction is valid.

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